

NEW for February 2020

Town of Needham Dual Option Plan Comparison

Trying to decide between plans?

Below is a comparison of some of the key similarities and differences between the Low and the High Plans.

LOW	HIGH
<p>Deductible - \$50 per individual/\$150 per family (excluding Diagnostic and Preventive Services)</p> <p>Calendar Year Maximum – \$1,000 per member</p> <p>Diagnostic and Preventative Services 100% coverage (Cleanings, exams, x-rays)</p> <p>Basic Restorative Services 60% coverage (Fillings, oral surgery, root canals, root scaling and planning, bridge/crown/dental repair)</p> <p>Major Restorative Services <u>No Coverage</u></p> <p>Monthly Premium: Individual: \$27.89 Family: \$74.68</p>	<p>Deductible - \$50 per individual/\$150 per family (excluding Diagnostic and Preventive Services)</p> <p>Calendar Year Maximum – \$1,500 per member</p> <p>Diagnostic and Preventative Services 100% coverage (Cleanings, exams, x-rays)</p> <p>Basic Restorative Services 80% coverage (Fillings, oral surgery, root canals, root scaling and planning, bridge/crown/dental repair)</p> <p>Major Restorative Services 50% coverage (Dentures, crowns, bridges)</p> <p>Rollover Maximum Benefit</p> <p>Monthly Premium: Individual: \$49.42 Family: \$132.33</p>
<p><i>For more detailed information please refer to your benefit plan summaries.</i></p>	

- If you are currently enrolled in the Delta Dental Premier Voluntary Table Plan, **you will automatically be enrolled** into the Town of Needham Low Plan on February 1, 2020.
- If you are currently enrolled in the Delta Dental Premier Voluntary Enhanced Table Plan, **you will automatically be enrolled** into the Town of Needham High Plan on February 1, 2020.

If you would like to make changes to your plan election for February 1, 2020, please fill out an enrollment form and submit it to the HR Department by **Friday, December 20, 2019.**